

POPULAR, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1129382	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$8,605	\$8,679	0.9%		
Loans	\$5,778	\$5,755	-0.4%		
Construction & development	\$191	\$117	-38.4%		
Closed-end 1-4 family residential	\$1,011	\$1,285	27.2%		
Home equity	\$496	\$430	-13.4%		
Credit card	\$14	\$15	6.6%		
Other consumer	\$45	\$63	38.2%		
Commercial & Industrial	\$516	\$390	-24.5%		
Commercial real estate	\$2,193	\$2,029	-7.5%		
Unused commitments	\$453	\$550	21.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,470	\$1,435	-2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$436	\$490	12.3%		
Cash & balances due	\$224	\$239	6.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$15	\$19	31.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$17	33.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6,975	\$7,022	0.7%		
Deposits	\$6,168	\$6,076	-1.5%		
Total other borrowings	\$694	\$836	20.4%		
FHLB advances	\$13	\$155	1086.0%		
Equity					
Equity capital at quarter end	\$1,631	\$1,657	1.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	14.4%	15.0%	--		
Tier 1 risk based capital ratio	20.5%	22.8%	--		
Total risk based capital ratio	21.8%	24.0%	--		
Return on equity ¹	-1.6%	3.5%	--		
Return on assets ¹	-0.3%	0.7%	--		
Net interest margin ¹	3.8%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	62.4%	75.0%	--		
Loss provision to net charge-offs (qtr)	75.0%	35.8%	--		
Net charge-offs to average loans and leases ¹	3.3%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	46.9%	17.9%	4.0%	1.7%	--
Closed-end 1-4 family residential	4.4%	3.0%	1.0%	0.5%	--
Home equity	1.9%	1.3%	2.2%	1.3%	--
Credit card	5.2%	3.3%	0.8%	0.5%	--
Other consumer	0.6%	0.7%	2.2%	1.8%	--
Commercial & Industrial	10.6%	6.6%	1.8%	1.5%	--
Commercial real estate	7.1%	5.9%	0.9%	0.7%	--
Total loans	6.6%	4.1%	1.1%	0.7%	--